

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Travis M Brown
Neena R Brown
Debtors

Case No. 11-01835-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: PRadgins
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

Date Rcvd: Nov 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2016.

db/jdb
3812236 +Travis M Brown, Neena R Brown, 327 Cobb Street, Ulysses, PA 16948-9003
Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875,
Camp Hill, PA 17001-8875
3812240 Equifax, PO Box 740256, Atlanta, GA 30374-0256
3812241 Experian, Profile maintenance, PO box 9558, Allen, TX 75013-9558
3812242 +Goldbeck McCafferty & McKeever, Mellon Independence Center #5000, 701 Market Street,
Philadelphia, PA 19106-1541
3812243 +Medshld Clct, 2424 E. 55th Street, Indianapolis, IN 46220-3674
3812244 PA Department of Revenue, Bureau of Individual Taxes, PO Box 280431,
Harrisburg, PA 17128-0431
3812245 +Trans Union Corporation, Attn Public Records Dept, 555 West Adams St,
Chicago, IL 60661-3631
3812246 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609
3893639 Verizon Online, PO BOX 3243, Bloomington, IL 61702-3243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: USDARHS.COM Nov 14 2016 19:08:00 RURAL DEVELOPMENT USDA,
CENTRALIZED SERVICING CENTER, PO BOX 66879, ATTN: BKR DEPT, ST LOUIS, MO 63166-6879
3812235 +EDI: AFNIRECOVERY.COM Nov 14 2016 19:08:00 Afni, Inc., PO Box 3097,
Bloomington, IL 61702-3097
3812237 +E-mail/Text: matthartweg@cbjcredit.com Nov 14 2016 19:11:39 Cbj Credit Recovery,
117 W 4th Street, Jamestown, NY 14701-5005
3812239 +EDI: CMIGROUP.COM Nov 14 2016 19:08:00 Credit Management LP, 4200 International Parkway,
Carrollton, TX 75007-1912
3821778 +EDI: USDARHS.COM Nov 14 2016 19:08:00 USDA, RURAL DEVELOPMENT,
CENTRALIZED SERVICING CENTER, ATTN: BKR DEPT, PO BOX 66879, ST . LOUIS, MO 63166-6879
3812247 EDI: USDARHS.COM Nov 14 2016 19:08:00 USDA/Rural Development, PO Box 66889,
Saint Louis, MO 63166-6889
3893628 EDI: VERIZONEAST.COM Nov 14 2016 19:08:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
3812248 +EDI: VERIZONEAST.COM Nov 14 2016 19:08:00 Verizon Pennsylvania I, 500 Technology Drive,
Saint Charles, MO 63304-2225
3893637 +EDI: VERIZONWIRE.COM Nov 14 2016 19:08:00 Verizon Wireless, PO BOX 3397,
Bloomington, IL 61702-3397

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3812238 ##+Collection Serervice Center, 250 Mt. Lebanon Blvd., West Mifflin, PA 15234-1249
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor RURAL DEVELOPMENT USDA bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles on behalf of Joint Debtor Neena R Brown pmurphy@dpplglaw.com,
kgreene@dpplglaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Paul Donald Murphy-Ahles on behalf of Debtor Travis M Brown pmurphy@dplglaw.com,
kgreene@dplglaw.com
Thomas I Puleo on behalf of Creditor United States of America, acting through the Rural
Housing Service (RHS), United States Department of Agriculture (USDA) tpuleo@goldbecklaw.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Travis M Brown**
First Name Middle Name Last Name

Debtor 2 **Neena R Brown**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:11-bk-01835-JJT**

Social Security number or ITIN **xxx-xx-3512**
EIN --

Social Security number or ITIN **xxx-xx-8086**
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Travis M Brown

Neena R Brown

By the
court:

November 14, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.